What Are Chargebacks?

Chargebacks are situations in which a cardholder calls their credit card issuer and disputes a credit card charge. The cardholder can dispute a charge for one of dozens of reasons, (e.g. they were double billed, the service / product wasn't as advertised, the customer doesn't recognize the charge, etc.). When a customer disputes a charge, the business owner's credit card processor is notified. The business' credit card processor then immediately withdraws the disputed funds from the business' bank account. Then the business must prove the charge was legitimate, otherwise the funds in question get sent to the customer.

What Are Chargeback Alerts:

Chargeback Alerts, provided by Ethoca and/or Verify, offer a way for businesses to avoid the chargeback system altogether. The way Chargeback Alerts work, is that you sign up and enroll your company's merchant account for Chargeback Alerts Service. Once signed up, when one of your customers initiates a chargeback dispute, you'll hear about it almost immediately and be provided a three-day window to issue a refund to the customer. If you do issue a refund, the chargeback process is stopped, and the credit card issuer will never notify your credit card processor and instead just drop the dispute. That means no fees from your credit card processor, no funds withdrawn from your bank account, and no spending time fighting chargebacks, etc.

Representment Services:

Chargeback Representment is an industry term for presenting evidence to your acquiring bank or the customers' credit card company that shows the purchases were made with the full knowledge of the card-holder. National Merchant Center offers a precise and uniquely optimized process to fight each type of chargeback. The system is truly automated so that your chargebacks are rebutted instantaneously with perfect accuracy.

Risk/Fraud Detection:

Machine learning is used to reduce fraud. Protecting online and brick & mortar businesses. Gives merchants the ability to monitor and manage their own fraud and risk thresholds.
- Advanced artificial intelligence
- Superior mobile fraud detection
- Smart, multi-layer device fingerprinting
- IP proxy detection and geo-location
- Transaction and custom scoring
- Global order linking
- Business intelligence reporting
- Comprehensive order management

Transaction screening, artificial intelligence, auto-decisioning and workflow management are all part of the fraud management platform. Built with speed and accuracy in mind, the solution provides an easy-to-use interface and is friction-free during the checkout process, reducing manual reviews and chargebacks all in less than 300ms

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